

ROCKS THROWN BY LAWN-MOWERS

Grafenwoehr, Grafenwoehr Law Center—The season for baseball, sun-bathing, and grilling outdoors brings along with it the perennial peril of automobile windshields shattered by rocks or other debris thrown by lawn-mowers and weed-eaters. Just as the PCS cycle is the best time for reviewing homeowner's and renter's policies that insure household goods, all servicemembers should check their automobile coverage as the days grow warmer for adequate protection against a loss that the Army claims system often cannot pay.

The government is not automatically liable for damages caused by rocks thrown by lawn-mowers. Under the Army claims regulation, a claimant must be able to show that the person cutting the grass was negligent by failing to clear the area of obvious hazards, by failing to discharge cuttings away from roadways or parking lots, or by operating a mower known to be defective.

Servicemembers should also be mindful that the government is never responsible for such losses when caused by a private person, such as a resident of military quarters mowing his own lawn. So examine your insurance policy now, and purchase additional coverage as needed or consider lowering your deductible to protect against having to replace a car windshield—that would be a most unwelcome summer expense.

For claims assistance within the 100th Area Support Group, call Grafenwoehr Law Center, DSN 475-8428/civilian (09641) 838 428; Hohenfels Law Center, DSN 466-2401/civilian (09472) 832 401; Vilseck Law Center, DSN 476-2240/civilian (09662) 832 240.